

## Tuav Pov Hwm Kev Nyab Xeeb Tom Qab Uas Poob Haujlwm

Yog tias koj poob koj cov nyiaj kev pov hwm kev mob nkeeg, Wisconsin Chav Lis Haujlwm ntawm Tus Thawj Saib Xyuas Kev Ruaj Ntseg (OCI) Thiab lwm lub xeev tau sau cov lus qhia ceev los pab koj txiav txim siab txog cov kev xaiv uas zoo tshaj plaws rau koj thiab koj tsev neeg.

### **Yuav Kev Pov Hwm Kev Mob HealthCare.gov**

#### **Kev Pov Hwm Kev Kho Mob Healthcare.gov Yog Dab Tsi?**

[HealthCare.gov](#) yog lub vev xaib ua haujlwm los ntawm Asmeskas Lub Tsev Haujlwm Saib Xyuas Kev Noj Qab Haus Huv thiab Tib Neeg thiab tso cai rau tib neeg thiab tsev neeg mus yuav thiab rau npe rau cov kev pov hwm kev mob nkeeg. Nws yog kev lag luam hauv (Marketplace) online uas tau tsim los ua ib feem ntawm Kev Kho Mob Pab Neej Txom Nyem (ACA).

#### **Healthcare.gov Muaj Txoj Kev Xaiv Dab Tsi?**

Cov kev xaiv ntawm [HealthCare.gov](#) nyob hauv kev lag luam ntawm Marketplace tau muaj plaub yam "metal" qeb: Qeb Bronze, Qeb Silver, Qeb Gold thiab Qeb Platinum. Qeb nws nyob ntawm koj thiab koj li kev xaiv pov hwm thiab koj cov nqi kho mob (cov nqi them txhua hli, cov nqi uas yus them yus, thiab lwm yam); lawv tsis muaj dab tsi los ua qhov zoo ntawm kev saib xyuas lawv tus kheej. Tus nqi ntawm cov kev pab them nqi yuav sib txawv nyob ntawm ntawm xws li hom kev npaj ua koj xaiv, koj cov nyiaj tau los, thiab koj qhov chaw nyob.

Nyob ntawm koj cov nyiaj khvw tau los, tej zaum koj yuav tsim nyog tau txais kev pab them nqi kev pov hwm kev kho mob. Nco ntsoov tias Qeb Bronze uas pheej yig muaj feem uas yuav tau them qhov nyiaj uas yus them yus ntawm.

Qhov ntawd txhais tau tias koj yuav tsum tau them nyiaj ntawm koj thias txoj kev saib xyuas kev pov hwm kev mob nkeeg ua ntej pib them cov nyiaj pov hwm kev nyab xeeb. Cov qeb Silver yuav yog qhov kev xaiv uas zoo tshaj plaws rau koj thiab tsev neeg. Cov Qeb Silver yuav tsis tau them nqi los yod yuav muaj nqi tsis ntawm rau koj mus ntsib kws kho mob lossis siv chav kho mob ceev tias tus nqi txhua hli yuav ntawm dua li Qeb Bronze.

#### **Kuv Xav Tias Lub Sijhawm Sau Npe Rau Ntawm Healthcare.gov Tau Xaus Lawm. Kuv Puas Tseem Rau Npe Tau Lawm?**

Tau, yog thias koj nyuam qhuav poob koj qhov kev pov hwm kev mob nkeeg, koj tsim nyog tau txais lub sijhawm sau npe tshwj xeeb 60 hnub. Koj tuaj yeem sau npe nrog tus pab rau npe lossis tus sawv cev ntawm kev tuav pov hwm lossis siv [HealthCare.gov](#) rau npe rau hauv kev tuav pov hwm tshiab. Tej zaum koj tsim nyog tau txais lub sijhawm sau npe tshwj xeeb yog tias koj muaj kev xwm txheej hauv lub neej xws li tsiv chaw, sib yuav, muaj menyuam lossis kev yuav me nyuam.

#### **Kuv Yuav Tau Txais Kev Pab Lo Ntawm Kev Sau Npe Rau Hauv Kev Pov Hwm Kev Mob Nkeeg Tau Las Li Cas?**

- Hu rau 2-1-1 yog xav tau kev pab ntawm tus paub txhij.
- Hu rau 608-261-1455 lossis 414-270-4677 yog xav tau kev pab los ntawm Covering Wisconsin.
- Saib hauv [HealthCare.gov](#) txhawm rau xaiv qhov kev xaiv.
- Hu rau tus sawv cev ntawm kev fajseeb nyob ze koj. [Nrhiav tus sawv cev tau ntawm no.](#)

**For more information or to file a complaint, visit our website or contact:**

Office of the Commissioner of Insurance, 125 South Webster Street, P.O. Box 7873, Madison, WI 53707-7873  
p: 608-266-3585 | p: 1-800-236-8517 | f: 608-266-9935 | [ociinformation@wisconsin.gov](mailto:ociinformation@wisconsin.gov) | [oci.wi.gov](http://oci.wi.gov)

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## **BadgerCare Plus (Wisconsin Medicaid)**

### **BadgerCare Plus Yog Dab Tsis?**

BadgerCare Plus (Wisconsin Medicaid) yog tsoomfwv thiab lub xeev txoj kev sib koom tes pab them nqi kho mob rau cov neeg txij thaum yug los txog rau 64 xyoo. Cov neeg laus uas tau nyiaj hli tsawg, poj niam cev xeeb tub thiab menuam tej zaum yuav tsim nyog tau txais kev pab them nqi nyob rau hauv txoj kev pab cuam no. Txoj kev pov hwm tsis txawv ntawm lwm qhov kev pov hwm kev mob nkeeg, tab sis kev tsim nyog raug txwv tsis pub dhau qee yam xws li yog nyiaj hli thiab cov neeg hauv koj tsev neeg.

### **Kuv Yuav Ua Li Cas Thiaj Paub Tias Kuv Tau Txais BadgerCare Plus?**

Tib txoj kev kom paub seb thias koj puas yuav tsim nyog tau txais BadgerCare Plus. Koj thov tau rau BadgerCare Plus thiab lwm cov kev pab cuam online tau txhua lub sijhawm nkag mus rau [access.wisconsin.gov](http://access.wisconsin.gov).

### **BadgerCare Plus Puas Muaj Ib Lub Sijhawm Qhib Rau Npe Nkag?**

Tsis muaj, BadgerCare Plus tsis muaj lub sijhawm qhib rau npe nkag. Koj tuaj yeem thov tau txhua lub sijhawm.

## **Koj Muaj Cai Pov Hwm Los Ntawm Cov Tswv Ntiav Haujlwm**

Xeev thiab nom tswv txoj tso cai rau cov tib neeg kom lawv pab pawg pov hwm kev tiv thaiiv kev noj qab haus huv nyob rau hauv chaw ua haujlwm lossis koomhaum phiaj xwm, muaj cai tau txais kev fajseeb nyiaj txog li 18 lub hlis.

- Feem ntau cov neeg ua haujlwm 20 lossis ntau tshaj yuav tsum ua raws li tsoomfwv txoj cai lij choj (COBRA).
- Kev tuav pov hwm txoj cai feem ntau pab them nqi rau cov pej xeem hauv Wisconsin yuav tsum yog ua raws li xeev txoj cai lij choj.

### **Cobra Yog Dab Tsis?**

Tsab Cai Tag Nrho Cov Nyiaj Txiag Nyiaj Ua Haujlwm (COBRA) yog tsoomfwv txoj cai lij choj uas tso cai rau cov neeg ua haujlwm, cov txij nkawm, thiab cov neeg uas poob kev tiv thaiiv kev noj qab nyob zoo raws li lawv cov tswvcuab npaj rau kev nyab xeeb los txuas ntxiv nrog txoj kev pab them nqi, siv li 18 lub hlis. Yog tias koj xaiv COBRA qhov kev pov hwm, koj yuav tsum them 100% cov nyiaj pov hwm kev nyab xeeb, suav nrog feem uas cov tswv ntiav tau them, suav nrog tus nqi tswj hwm me. Qhov no tuaj yeem yuav kim, tab sis yog tias koj them ntau li koj tuaj yeem txiav tawm, lossis qhov siab tshaj, koj yuav tau txais txiag ntsig los ntawm koj txoj kev npaj tam sim no - tsawg kawg kom txog thaum nws rov ua dua tshiab. Yog tias koj pib txoj kev npaj fajseeb tshiab, cov nyiaj uas koj tau them hauv qhov kev fajseeb kho mob, feem yus them nyiaj lossis qhov koj them ua ntej hauv qhov kev npaj tseg qub yuav tsis siv rau txoj cai tshiab. Thov nco ntsoov tias yog tias koj tus nais haujlwm muaj tsawg dua 20 tus neeg ua haujlwm puv sijhawm lossis tau ua haujlwm puv sijhawm, COBRA yuav tsis muaj rau koj.

### **Leej Twg Yog Tus Lav Qhia Rau Kuv Txog Ntawm Kuv Txoj Cai Muaj Kev Tiv Thaiiv Txuas Ntxiv?**

Tus tswv hauj lwm yuav tsum sau ntawv qhia koj txog koj cov cai los qhia rau pawg neeg ntawm COBRA.

Koj Cov Kev Tiv Thaiiv Nyob Rau Hauv Lub Xeev Txoj Cai Lij Choj: [oci.wi.gov/Pages/Consumers/PI-023.aspx](http://oci.wi.gov/Pages/Consumers/PI-023.aspx)

Wisconsin txoj cai txuas ntxiv mus siv rau kev nyab xeeb txoj cai ntawm cov pab pawg neeg feem ntau uas muab tsev kho mob lossis kev kho mob. Tsis tas yuav tsum tau txais txiag ntsig kev kho hniav, kho qhov muag thiab cov ntawv kho mob yog tias tau muab los ua nws txoj cai cais. Cov kev cai lij choj siv rau cov tswv ntiav ua haujlwm ntawm txhua qhov ntau thiab tsawg yog li kev kho mob hauv Wisconsin tsis yog tas los ntawm pawg neeg tsawg. Ib qho ntxiv, cov neeg ua haujlwm uas nyob sab nraum Xeev Wisconsin thaum lub sijhawm ua haujlwm nrog cov tswv ntiav haujlwm nyob hauv Xeev Wisconsin yuav tsim nyog tau txais cov nyiaj txuas ntxiv. Txoj cai tsis siv rau cov phiaj xwm kev pov hwm kev nyab xeeb uas cov tswv ntiav ua haujlwm tau nyiaj lossis txoj cai tsuas hais txog cov kab mob tshwj xeeb lossis kev raug mob uas tau mob.

## Kuv Yuav Mus Nrhiav Cov Ncauj Lus Qhia Ntxiv Qhov Twg?

### WisCovered.com

Nyob hauv xyoo 2020, Tus Tswv Nroog Tony Evers Lub OCI DHS Health Care Coverage Partnership tau qhib lub [WisCovered.com](#) tam li yog ib qhov chaw rau kom cov qhua mus siv tau.Los ntawm kev mus saib [WisCovered.com](#) cov neeg tuaj yeem kawm tau ntau yam hauv kev pab them nqi thiab kom txuas tau dawb, tau txaib kev pab zoo los ntawm lub cuab yeej webchat.Cov kws tshwj xeeb pab tau kom cov neeg nyob hauv Wisconsin nkag siab lawv cov hauv kev pab them nqi thiab txiav txim seb lawv puas muaj cai rau nyiaj pab them nqi kev tuav pov hwm kho mob los ntawm Marketplace los sis tau kev pab dawb los ntawm BadgerCare.Cov kev pab cuam hauv oos lais muaj ua lus Askiv, Xab Pees Niv thiab lus Hmoob.

### Covering Wisconsin

Muab kev kho mob Covering Wisconsin DAWB, rau txoj kev pab neej zej zog ko coj tib neej mus paub kev pov hwm thiab kev saib xyuas kev nyab xeb. Ntawm [CoveringWI.org](#), koj tuaj yeem nrhiav kev pab hauv zos los ntawm kev nkag mus ntawm koj tus ZIP code. Los ntawm qhov ntawd, koj tuaj yeem teem sijhawm ntsib nrog tus kws cob qhia saib xyuas kev noj qab haus huv. Koj tseem tuaj yeem nrhiav pom tias yuav ua cov ntawv li cas, kev pab cuam los ntawm county, thiab cov khoom siv lus. Koj tseem tuaj yeem hu rau 608-261-1455 lossis 414-270-4677 yog tias koj tsis tuaj yeem nrhiav kev pabcuam hauv zos.

### HealthCare.gov

[HealthCare.gov](#) lub vev xaib muaj ntau cov ncauj lus qhia. Koj tuaj yeem hu xov tooj rau 1-800-318-2596. Los ntawm tus site, koj tuaj yeem tshawb rau cov koom haum pov hwm hauv zej zog thiab cov tswv lag luam, thiab cov kev pab hauv zos [localhelp.healthcare.gov](#).

### Wisconsin Department of Health Services Website

Koj tuaj yeem nrhiav cov ntaub ntawv ntxiv ntawm BadgerCare Plus nyob ntawm Tuam Tsev Saib Xyuas Kev Nyab Xeeb (Department of Health Services) ntawm tus website [dhs.wisconsin.gov/badgercareplus/index.htm](#). Yog xav paub ntau ntxiv txog koj txoj kev tsim nyog lossis ua ntawv thov, mus saib ntawm visit [Access.Wisconsin.gov](#).

### 2-1-1 Wisconsin

211 Wisconsin pab txuas cov neeg nyob hauv lub xeev rau cov koom haum tsis yuav txiaj ntsig thiab tsoom fwv hauv zej zog uas muab kev pab cuam rau hauv lawv cheeb tsam. Yog tias koj xav tau kev pabcuam tus kheej, koj tuaj yeem hu tus lej peb tus lej 211 lossis 877-947-2211. Koj tseem tuaj yeem tuaj xyuas [211wisconsin.communityos.org](#).